

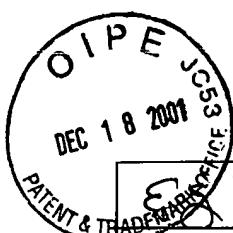


Sheet 1 of 2

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY. DOCKET NO. 36287-00900	SERIAL NO. 09/671,783
INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)		APPLICANT LARDY et al.	
		FILING DATE September 27, 2000	GROUP ART UNIT 2164

U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
EJ	5,692,233	11/1997	Garman			RECEIVED Technology Center 2100 DEC 26 2001
	5,802,499	09/1998	Sampson et al.			
	5,812,988	09/1998	Sandretto			
	5,819,237	10/1998	Garman			
	5,819,238	10/1998	Fernholz			
	5,845,265	12/1998	Woolston			
	5,845,266	12/1998	Lupien et al.			
	5,852,811	12/1998	Atkins			
	5,884,286	03/1999	Daugherty, III			
	5,893,078	04/1999	Paulson			
	5,913,202	06/1999	Motovama			
	5,926,800	07/1999	Baronowski et al.			
	5,940,810	08/1999	Traub et al.			
	5,946,667	08/1999	Tull, Jr. et al.			
	5,950,175	09/1999	Austin			
	5,950,176	09/1999	Keiser et al.			
	5,950,177	09/1999	Lupien et al.			
	5,963,923	10/1999	Garber			
	5,970,479	10/1999	Shepherd			
	5,978,780	11/1999	Watson			
	5,987,435	11/1999	Weiss et al.			



		6,012,042	01/2000	Black et al.			
		6,012,046	01/2000	Lupien et al.			
		6,016,483	01/2000	Rickard et al.			
		6,018,721	01/2000	Aziz et al.			
		6,018,722	01/2000	Ray et al.			
		6,021,397	02/2000	Jones et al.			
		6,021,398	02/2000	Ausubel			
		6,026,383	02/2000	Ausubel			
		6,058,379	05/2000	Odom et al.			
		6,061,662	05/2000	Makivic			
		6,076,072	06/2000	Libman			
		6,078,903	06/2000	Kealhofer			
		6,078,904	06/2000	Rebane			
		6,085,176	07/2000	Woolston			
		6,088,685	07/2000	Kiron et al.			
		6,092,056	07/2000	Tull, Jr. et al.			
		6,098,051	08/2000	Lupien et al.			
EXAMINER <i>Ela J</i>				DATE CONSIDERED <i>11/13/03</i>			

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)

Docket Number (Optional)

36287-00900

Application Number

To be Assigned

Applicant(s)

Lardy et al.

Filing Date

To be Assigned

Group Art Unit

To be Assigned

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
EJ		6,092,056	07/18/00	Tull, Jr. et al.			
EJ		6,078,904	06/20/00	Rebane			
EJ		6,078,903	06/20/00	Kealhofer			
EJ		6,067,533	05/23/00	McCauley et al.			
EJ		6,061,662	05/09/00	Makivic			109/67183 09/27/00
EJ		6,058,377	05/02/00	Traub et al.			
EJ		5,991,743	11/23/99	Irving et al.			
EJ		5,884,287	03/16/99	Edesess			

FOREIGN PATENT DOCUMENTS

REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EJ		Keenan et al. Historical Default Rates of Corporate Bond Issuers, 1920-1999. Moody's Investors Service, 1/00.
EJ		Leland HE. Corporate Debt Value, Bond Covenants, And Optimal Capital Structure. J Finance. 09/01/94

EXAMINER

EJ

DATE CONSIDERED

11/20/03

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>		Docket Number (Optional) 36287-00900	Application Number TBA	
		Applicant(s) Lardy et al.		
		Filing Date TBA	Group Art Unit TBA	
*EXAMINER INITIAL <i>ES</i>	OTHER DOCUMENTS <i>(Including Author, Title, Date, Pertinent Pages, Etc.)</i>			
	Brand, Leo & Reza Bahar. Greater Risk Means More Defaults in 1999. Standard & Poor's, 2/00, 3-88.			
<i>ES</i>	Longstaff FA, Schwartz ES. A Simple Approach to Valuing Risky Fixed and Floating Rate Debt. J Finance. 07/01/95			
<i>ES</i>	Merton RC. On the Pricing of Corporate Debt: The Risk Structure of Interest Rates. J Finance. 03/01/74. 449-470.			
EXAMINER <i>ES</i>	DATE CONSIDERED <i>11/20/03</i>			
*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.				